## Case 3:22-bk-31842-SHB Doc 1 Filed 12/01/22 Entered 12/01/22 15:35:54 Desc Main Document Page 1 of 13

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF TENNESSEE	_	
Case number (if known)	_ Chapter you are filing under:	
	✓ Chapter 7	
	Chapter 11	
	Chapter 12	
	Chapter 13	Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

06/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Robert First name  Lee Middle name  Williams Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	<b>3</b>	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9953	

Debtor 1 Robert Lee Williams Case number (if known)

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.  Business name(s)		
		✓ I have not used any business name or EINs.  Business name(s)  EIN			
5.	Where you live	795 Lakewood Drive	If Debtor 2 lives at a different address:		
Jefferson City, TN 37760  Number, Street, City, State & ZIP Code		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Jefferson			
		County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Main Document Page 3 of 13 Debtor 1 **Robert Lee Williams** Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ✓ Chapter 7 Chapter 11 Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ✓ No. bankruptcy within the Yes. last 8 years? District When Case number When Case number District When Case number 10. Are any bankruptcy ✓ No cases pending or being Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When District Case number, if known Debtor Relationship to you District When Case number, if known

11. Do you rent your residence?

✓ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

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Deb	otor 1 _ <b>Robert Lee Willia</b>	ıms	Main Document	Page 4 of 13  Case number (if known)				
Par	t 3: Report About Any B	usinassas	You Own as a Sole Proprietor					
			Tou Own as a cole i reprietor					
12.	Are you a sole proprietor of any full- or part-time business?	✓ No.	Go to Part 4.					
		Yes.	Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Co	State & ZIP Code				
	it to this petition.		Check the appropriate box to descri	be your business:				
			Health Care Business (as de	efined in 11 U.S.C. § 101(27A))				
			Single Asset Real Estate (as	defined in 11 U.S.C. § 101(51B))				
			Stockbroker (as defined in 1	1 U.S.C. § 101(53A))				
			Commodity Broker (as define	ed in 11 U.S.C. § 101(6))				
			None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a <i>small business</i> <i>debtor</i> or a debtor as defined by 11 U.S. C. § 1182(1)?	proceed you are of cash-flow	If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.					
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chapter 11, but I ar Code.	m NOT a small business debtor according to the definition in the Bankruptcy				
		Yes.	I am filing under Chapter 11, I am a I do not choose to proceed under Su	small business debtor according to the definition in the Bankruptcy Code, and ubchapter V of Chapter 11.				
		Yes.	I am filing under Chapter 11, I am a choose to proceed under Subchapte	debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I er V of Chapter 11.				
Par	<u> </u>	or Have Any	Hazardous Property or Any Property	That Needs Immediate Attention				
14.	Do you own or have any property that poses or is	✓ No.						
	alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or							

Number, Street, City, State & Zip Code

Where is the property?

livestock that must be fed, or a building that needs urgent repairs? Case 3:22-bk-31842-SHB Doc 1 Filed 12/01/22 Entered 12/01/22 15:35:54 Desc Main Document Page 5 of 13

Debtor 1 Robert Lee Williams Case number (if known)

Part 5: Ex

Explain Your Efforts to Receive a Briefing About Credit Counseling

15.	Tell the court whether
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

## Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

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counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Der	Robert Lee William	ns			Case no	imber (if known)
Par	t 6: Answer These Quest	ions for Re	porting Purposes			
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
			✓ No. Go to line 16b.			
			Yes. Go to line 17.			
					debts? Business debts are der through the operation of the	ebts that you incurred to obtain business or investment.
			No. Go to line 16c.			
			✓ Yes. Go to line 17.			
		16c.	State the type of debts yo	u owe that a	re not consumer debts or bus	siness debts
17.	Are you filing under Chapter 7?	☐ No.	I am not filing under Chap	oter 7. Go to	line 18.	
	Do you estimate that after any exempt property is excluded and	¥ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?			
	administrative expenses are paid that funds will		<b>V</b> No			
	be available for		Yes			
	distribution to unsecured creditors?					
18.	How many Creditors do	<b>√</b> 1-49			] 1,000-5,000	25,001-50,000
	you estimate that you owe?	50-99	20		5001-10,000	50,001-100,000
		100-19 200-99			10,001-25,000	☐ More than100,000
19.	How much do you	\$0 - \$9	50,000		] \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion
	estimate your assets to be worth?	=	01 - \$100,000		\$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion
			001 - \$500,000 001 - \$1 million		] \$50,000,001 - \$100 million ] \$100,000,001 - \$500 millior	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you	S0 - \$9	50,000	<b>✓</b>	] \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion
	estimate your liabilities to be?	_	01 - \$100,000		\$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion
		= ' '	001 - \$500,000 001 - \$1 million		] \$50,000,001 - \$100 million ] \$100,000,001 - \$500 millior	\$10,000,000,001 - \$50 billion  More than \$50 billion
			761 \$1111111611		,	- India than too simon
Par						
For	you	I have exa	amined this petition, and I	declare unde	er penalty of perjury that the i	nformation provided is true and correct.
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
			rt Lee Williams Lee Williams		Signature of D	ebtor 2
			of Debtor 1		- J	
		Executed	on <b>11/30/2022</b>		Executed on	
			MM / DD / YYYY			MM / DD / YYYY

Debtor 1 Robert Lee Williams Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Richard M. Mayer /s/ John P. Newton Signature of Attorney for Debtor	Date	11/30/2022 MM / DD / YYYY
Richard M. Mayer / John P. Newton		
Law Offices of Mayer & Newton		
1111 Northshore Drive S-570 Knoxville, TN 37919 Number, Street, City, State & ZIP Code		
Contact phone (865) 588-5111	Email address	mayerandnewton@mayerandnewton.
<b>5534 / 10817 TN</b> Bar number & State		

Certificate Number: 03621-TNE-CC-037012352



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>December 1, 2022</u>, at <u>11:50</u> o'clock <u>AM EST</u>, <u>Robert L Williams</u> received from <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Eastern District of Tennessee</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 1, 2022

By: /s/Kenslande Jeanbart

Name: Kenslande Jeanbart

Title: Credit Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

# **United States Bankruptcy Court Eastern District of Tennessee**

In re	Robert Lee Williams	Case No.		
		Debtor(s)	Chapter	7

## **VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 11/30/2022 /s/ Robert Lee Williams
Robert Lee Williams
Signature of Debtor

Date: 11/30/2022 /s/ Richard M. Mayer /s/ John P. Newton
Signature of Attorney
Richard M. Mayer / John P. Newton
Law Offices of Mayer & Newton
1111 Northshore Drive S-570

Knoxville, TN 37919 (865) 588-5111 Fax: (865) 588-6143 Albert Williams 731 Lakewood Dr Jefferson City, TN 37760

Amazon/SYNCB Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896

Argonaut Insurance Company c/o CMGIA 20335 Ventura Blvd., #426 Woodland Hills, CA 91364

Barbara Williams 795 Lakewood Drive Jefferson City, TN 37760

Ben D. Cunningham, Esq. United States Attorney's Office Eastern District of Tennessee 800 Market Street, #211 Knoxville, TN 37902

Capital One Bank
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank
P.O. Box 60500
City of Industry, CA 91716-0500

CAT Commercial Card P.O. Box 70612 Philadelphia, PA 19176

Citibank
Attn: Bankruptcy Dept.
P.O. Box 790034
St Louis, MO 63179

Citibank
P.O. Box 9001037
Louisville, KY 40290-1037

Citizens Bank & Trust of Grainger Co. 8335 Rutledge Pike Rutledge, TN 37861

Citizens Bank & Trust of Grainger Co. 1131 Hwy. 11W
Bean Station, TN 37708-5809

Citizens Bank & Trust of Grainger Co. 6680 Hwy. 92 Rutledge, TN 37861

Discover Financial Svs. Attn: Bankruptcy Dept. P.O. Box 3025 New Albany, OH 43054

First Peoples Bank P.O. Box 590 Jefferson City, TN 37760

First Peoples Bank 415 E. Meeting Street Dandridge, TN 37725

George Shirley, President & CEO Citizens Bank & Trust Co. of Grainger Co P.O. Box 98 Rutledge, TN 37861

Glenn W. Siler, Registered Agent for Knoxville TVA Employees Credit Union 1409 Centerpoint Blvd.
Knoxville, TN 37932-1962

Goldman Sachs Bank USA Attn: Bankruptcy Dept. P.O. Box 70379 Philadelphia, PA 19176

Home Depot/Citibank P.O. Box 790034 St Louis, MO 63179

Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346

Jefferson Co. Trustee P.O. Box 38 Dandridge, TN 37725-0038

John Sheids 377 Lake Vista Auburndale, FL 33823

John Shields 377 Lake Vista Auburndale, FL 33823 Knoxville TVA Employees Credit Union
Attn: Bankruptcy Dept.
P.O. Box 36027
Knoxville, TN 37930

Knoxville TVA Employees Credit Union P.O. Box 36027 Knoxville, TN 37930

Larry Gold Law, P.C. 1335 Moores Mill Road, NW Atlanta, GA 30327-1445

Mark Esposito Penn Stuart 804 Anderson Street Bristol, TN 37620

Nancy Williams 115 Live Oak Drive Leland, NC 28451

Sam's Club/SYNCB Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896

Small Business Administration

Southeast Community Capital 201 Venture Circle Nashville, TN 37228

Tesla Motors Inc. 216 Montvue Road Knoxville, TN 37919

Towne Center West Associates c/o Larry Gold Law P.C. 1335 Moores Mill Road NW Atlanta, GA 30327-1445

Toyota Financial Services Attn: Bankruptcy Po Box 259001 Plano, TX 75025

Toyota Financial Services P.O. Box 15012 Chandler, AZ 85244-5012

United States Attorney's Office Howard H. Baker Jr. U.S. Courthouse 800 Market St., Ste. 211 Knoxville, TN 37902